

Moreover, claims 28-31 are in a conventional U.S. claim form, as evidenced by two patents which issued on June 10, 2008, namely U.S. Patent Nos. 7,386,859 and 7,386,874, both of which recite computer systems with processors performing various executable instructions. Accordingly, the subject matter claimed is in full compliance with the requirements of 35 U.S.C. § 112.

Based on the foregoing, Applicant respectfully requests that the rejection to claims 28-31 under 35 U.S.C. § 112, second paragraph, be withdrawn.

Claims 28, 29, 32, 33, 50, 53-55, 57, 58 and 61 were rejected under 35 U.S.C. § 103(a) as being unpatentable over Tengel et al. (U.S. Patent No. 5,940,812) (hereinafter "Tengel"), and claims 30, 31, 34, 49, 51, 52, 56, 59 and 60 were rejected under 35 U.S.C. § 103(a) as being unpatentable over Tengel, in view of either Lent et al. (U.S. Patent No. 6,405,181) (hereinafter "Lent") or Hartman (U.S. Patent No. 5,960,411) (hereinafter "Hartman").

Contrary to the prior art rejections, all pending claims are novel and non-obvious over the cited prior art. The present invention is directed to a novel, unique method and system which takes at least two sets of approval criteria, where at least one approval criterion is repeated among the sets of approval data, and then parses the at least two sets of approval data, thereby removing redundant approval criteria.

Tengel fails to disclose or in any way teach parsing two sets of approval data to remove redundancies among the two sets. Further, the Examiner does not direct the Applicant to any location in Tengel which specifically discloses Tengel taking at least two sets of approval criteria and parsing those two sets to remove redundancies among the two sets to thereby create a subsequent set of approval criteria which is

non-redundant. Since, as the Examiner has admitted, Tengel does not actually teach that redundant approval criteria is present, Tengel does not teach eliminating redundant approval criteria. In fact, the Examiner has as much admitted that Tengel does not teach removing redundancies, as the Examiner has speculated that repeated criteria may be present, although Tengel does not actually disclose it (see Office Action, page 5, last five lines).

Moreover, although the Examiner speculates that there may be "repeated criteria" among the approval data, Tengel does not contemplate such an occurrence and, therefore, Tengel fails to provide any teaching or disclosure of removing redundancies among multiple sets of approval criteria. Accordingly, Tengel has clearly failed to consider any problem which may occur with redundant approval criteria or to offer any solution to deal with redundancies in approval criteria.

Based on the foregoing, Applicant respectfully submits that Tengel fails to teach or in any way make obvious the claimed subject matter.

Furthermore, with regard to the rejection of claims 31, 49, 51, 52, 56, 59 and 60 as allegedly being obvious from Tengel in view of Hartman, Applicant respectfully submits that Tengel fails to teach or in any way make obvious the subject matter disclosed in the aforementioned claims, as discussed above with regard to claims 28, 29, 32, 33, 50, 53-55, 57, 58 and 61. Further, Applicant respectfully submits that Hartman fails to make up deficiencies with regard to the claimed subject matter which is not taught or in any way made obvious from Tengel.

Moreover, contrary to the Examiner's allegations, Hartman fails to teach or in any way make obvious the claimed elements recited in claim 31. The Examiner contends

that Hartman teaches allowing a user to complete an application by providing a sequence of forms in which the request of unnecessary or redundant information is avoided. Further, the Examiner contends that Hartman discloses that, after completing a first form, the system constructs and presents a second and subsequent form containing subsequent information on the basis of information provided by an Applicant in the first form. To support this allegation, the Examiner directs Applicant to two portions of Hartman.

Referring to those portions cited by the Examiner in detail, the first portion, column 4, lines 44-58, merely describes the pre-population of a form with, e.g., address information, so that the Applicant can check and possibly amend the form. The second portion cited by the Examiner, Hartman, column 9, lines 25-53, describes forms with collapsible and expandable sections for receiving different types of information. This passage refers to generating "a webpage," but with an error message located in proximity to the data field that contains the error. Such a webpage does not constitute a form, as an error message merely provides a pop-up communication box, but does not invite entry of any data and is not adapted to receive data. Therefore, one skilled in the art would not refer to a pop-up message of Hartman as a form, as the essential function of a form, namely to enter data, is absent from the error message box.

Further, Hartman, column 9, lines 25-53, explains that when a user clicks on a data entry field, a new webpage is presented that allows for the editing of data associated with the field. However, this does not constitute the generation of new or different forms that previously did not exist (such as with new editable and completable fields). To the contrary, a new or different form would present different questions or a

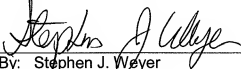
different combination of questions from previous forms. Hartman merely discloses presenting a clean or blank form, not a new or different form. Thus, Hartman merely describes generating forms that differ in the responses that have been input in response to the same question, e.g., because each Applicant has a different address, but it does not disclose the generation of different forms, as claimed.

In view of the foregoing, Applicant respectfully submits that the prior art, individually or in combination, fails to teach or in any way make obvious the claimed subject matter.

In view of the foregoing, Applicant respectfully submits that the present application is in condition for allowance.

Respectfully submitted,

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